
To: Real Estate Department Partners
From: Real Estate Department
Date: April 8, 2013
Re: **Fair Housing Month – IHCD Activities**

Notice: RED-13-12

APRIL IS FAIR HOUSING MONTH!!!

IHCDA's commitment to fair housing and civil rights extends far beyond the rules and regulations governing the federal funding we administer. IHCDA is committed to ensuring that all state residents have full, fair and equal access to housing, public services, and participation in civic life.

Leading up to and including the month of April, the IHCDA staff has and will be promoting Fair Housing Month. Here is a summary of events that have or will take place.

February 2013

Public Meetings – Analysis to the Impediments to Fair Housing

- Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status or national origin that restrict housing choices or the availability of housing choices.
- Any actions, omissions, or decisions that have the effect of restricting housing choices or availability of housing choices on the basis of race, color, religion, sex, disability, familial status or national origin.

The scope of the focus groups was to identify any existing impediments as defined above within the State so that every effort can be made to address them. Analysis of Impediments to Fair Housing is required of any community receiving U. S. Department of Housing and Urban Development formula grant funds. Interested parties attended at one of the following locations:

February 11, 2013 - Indiana Housing and Community Development Authority – Indianapolis, IN

February 12, 2013 - Lafayette City Hall Council Chambers – Lafayette, IN

February 18, 2013 - Omni-Room-Garden Level – Fort Wayne, IN

February 20, 2013 - Hoosier Uplands Economic Development Corporation – Mitchell, IN

February 21, 2013 - Circle of Services - Hammond, IN

30 S. MERIDIAN ST. SUITE 1000 - INDIANAPOLIS, IN 46204 - [HTTP://IHCDA.IN.GOV](http://ihcda.in.gov)

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EQUAL OPPORTUNITY EMPLOYER AND HOUSING AGENCY

State of Indiana
Lieutenant Governor
Rebecca S. Skillman



March 26, 2013

12th Annual Terre Haute Human Rights Day at Indiana State University

The annual Terre Haute Human Rights Day is a day-long event with the focus on a different article of the Universal Declaration of Human Rights each year as the theme. The primary focus this year was the elimination of all forms of discrimination against women.

Each year a keynote speaker is featured along several other speakers, interactive workshops, diversity march, dramatic performances and a variety of other activities. While centered on the Indiana State University campus, the programming represents the work of many individuals from both ISU and the Terre Haute community, and will involve both public school and university students.

IHCDA staff presented an overview of Fair Housing as it relates to federally-funded programs and highlights of programs and opportunities for asset development, asset generation, and self-sufficiency.

April 15-16, 2013

NeighborWorks HO240 Predatory Lending Class Training

This two-day course is designed to help both Homeownership (Pre-Purchase) and Foreclosure (Post-Purchase) housing counselors from across the state identify and understand the latest predatory lending practices to effectively help their customers avoid these unscrupulous activities. Participants will learn the difference between subprime and predatory loans; the primary characteristics of predatory loans and how to assist their clients who have become victims of these lending abuses. Case studies are incorporated into the course and provide participants with the opportunity to analyze situations where predatory practices have occurred and will explore and discuss potential solutions.

April 17, 2013

Lt. Governor Ellspermann announces expansion of foreclosure prevention program

State increases funds, expands criteria to include underemployment, healthcare hardships and military service

Indiana's Hardest Hit Fund program, which offers individuals who are unemployed through no fault of their own assistance in paying their mortgage, has expanded to offer more Hoosiers the opportunity to receive assistance.

"When families lose their homes, communities and businesses suffer as well," said Lt. Governor Sue Ellspermann. "Indiana's expansion of the Hardest Hit Fund program will provide assistance to even more Hoosiers who are directly affected by the recession, allowing them to remain in their homes with mortgage, refinancing or transition assistance."

The U.S. Department of the Treasury approved the program changes, which significantly broaden borrower eligibility, increase the amount of assistance some borrowers receive and extend the length of time borrowers may receive assistance.

"We recognize that for some Hoosiers, factors beyond unemployment may negatively impact homeowners' ability to make their mortgage payments," said Mark Neyland, Director of Asset



Preservation for IHCD. “By broadening the Hardest Hit Fund eligibility criteria and increasing the amount of financial assistance available, we are better equipped to help homeowners avoid foreclosure while they re-establish themselves financially.”

With these program updates, IHCD estimates that approximately 10,150 Indiana households will receive assistance over the life of the Hardest Hit Fund program.

Click [here](#) for more information about the Indiana Foreclosure Prevention Network and the Hardest Hit Fund.

April 18, 2013

Fair Housing Conference – “Equal Housing is STILL the Issue”

Indiana Government Conference Center (Rooms A-C) 302 W. Washington Street, Indianapolis, IN 46204

April 11, 2013 marks the 45th anniversary of the passing of the Federal Fair Housing Act. As part of the Fair Housing Month activities, the Indiana Civil Rights Commission (ICRC), U.S. Department of Housing and Urban Development (HUD), Fair Housing Center of Central Indiana (FHCCI), Back Home in Indiana Alliance, accessABILITY, and IHCD seek to bring greater awareness and understanding of the rights and responsibilities under fair housing laws with this conference.

This one-day event, will provide information on fair housing laws, court cases, recent reports, legislative action, and activities to address housing discrimination. Some highlights of the day include staff from the HUD office in Washington D.C., a display of the Chicago Freedom Movement Photography exhibit, a lunchtime listening session with newly-appointed IHCD Executive Director, Jacob Sipe, Jamal Smith (ICRC), and Amy Nelson (FHCCI). There will also be an opportunity for continuing education credits for attorneys and real estate agents.

This event is **FREE**, but seating is limited so pre-registration is required. Access to the photography exhibit does not require registration.

Click [here](#) for more information or to register.

